

S/N 08/994,363

Primary Examiner: R. Elmore

1. A computer implemented remittance payment process, comprising the steps of:

receiving a payor request to make a payment of a bill to a payee having a plurality of payment remittance centers, the request including information identifying a payor account number with the payee, the payor account number being associated with the bill;

processing the payor account number to select a single remittance center of the plurality of payee remittance centers to which payment is to be made; and

directing payment to the single payee remittance center.

6. A remittance payment system, comprising:

a communicative interface configured to receive a payor request to make payment of a bill to a payee having a plurality of payment remittance centers, the request including information identifying a payor account number with a payee, the payor account number being associated with the bill;

a processor configured to process the payor account number to select a single payee payment remittance center of the plurality of payee payment remittance centers to which payment should be made, and to generate a signal directing payment to the single payee payment remittance center.

11. An article of manufacture for processing payment information, comprising:

computer readable storage medium; and

a computer program stored on the storage medium;

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wherein said stored computer program is configured to be readable from said computer readable storage medium by a computer and thereby cause the computer to:

receive a payor request to make payment of a bill to a payee having a plurality of payment remittance centers, the request including information identifying a payor account number with a payee, the payor account number being associated with the bill;

process the payor account number to select a single payee payment remittance center of the plurality of payee payment remittance centers to which payment is to be made;

generate a signal to direct payment to the single payee payment remittance center.

16. A system for processing payment information, comprising:

a communications network;

a first network station, coupled to the network, generating a payor's payment information, including [payee name, address data prepared by the payor, and an] a payor account number with a payee having a plurality of remittance centers, the payor account number being associated with a bill, and communicating the payment information [and the account number] to the network; and

a second network station, coupled to the network, receiving [a payor's] the payment information [request for payment, the request including information identifying the payor's account number with a payee, the payee having a plurality of remittance centers], processing the payor account number to identify a single remittance center of the plural remittance centers to which payment of the bill is to be sent, and directing payment to the single payee remittance center.